

[illegible]

5 The system determines if an insertion of an advertisement of a selected one of a link to an advertisement of an advertiser and the advertisement itself, the advertisement having a monetary value associated with it, is received. If the insertion of the advertisement having the monetary value is received, the system automatically reduces the monetary cost associated with sending the message by the value of the  
10 inserted advertisement. As a result, a user may send a message electronically to a number of recipients included within a group and have the recipients receive the message as a physical mailing, while supplementing the costs associated with mailing the message by inserting advertisements into the message.